

# **EXHIBIT A**

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

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**GILBERT JAMES  
SUSAN CHANDLER  
THERESA HOOD  
ADEDAYO PETERSON  
JOYCE RIDGLEY, on behalf of  
themselves and all others similarly situated,**

**Plaintiffs,**

**v.**

**EXPERIAN INFORMATION SOLUTIONS,  
INC.,**

**Defendant.**

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Civil Action No. 3:12-cv-902-REP

Judge: The Hon. Robert E. Payne

**DEFENDANT EXPERIAN INFORMATION SOLUTIONS, INC.'S  
RESPONSES AND OBJECTIONS TO PLAINTIFFS'  
FIRST REQUESTS FOR PRODUCTION OF DOCUMENTS**

Pursuant to Rules 26 and 34 of the Federal Rules of Civil Procedure, Experian submits the following responses and objections to Plaintiffs' First Set of Requests For Production Of Documents.

**PRELIMINARY STATEMENT**

Although Experian has made a diligent and good faith effort to obtain information responsive to Plaintiffs' Requests for Production, discovery in this matter remains ongoing, as does Experian's internal investigation. Should Experian locate additional documents responsive to Plaintiffs' Requests for Production, Experian reserves the right to supplement these responses.

Experian's failure to object to any request does not constitute a waiver of any specific objections or privileges that it may raise; and, therefore, Experian reserves the right to enter

about Experian's employees, which is protected by applicable federal and state privacy laws including the Health Insurance Portability and Accountability Act.

**17. Please produce a copy of each and every screen and file in your consumer credit database that in any way references each of the Plaintiffs' and/or their personal identifiers.**

**RESPONSE / OBJECTION:** Experian directs Plaintiffs to the following Bates Ranges of documents which have been previously produced:

- EXPJAMES\_JAMG\_0000001–193;
- EXPJAMES\_CHAS\_0000001–374;
- EXPJAMES\_HOOT\_0000001–46;
- EXPJAMES\_PETA\_0000001–292;
- EXPJAMES\_RIDJ\_0000001–124.

**18. Please produce all dispute letters sent to you by a consumer with a Virginia address since January 2011.**

**RESPONSE / OBJECTION:** Experian objects to this Request for Production on the grounds that providing the requested information would violate the privacy rights of consumers that Plaintiffs' counsel does not currently represent and would infringe on the attorney-client relationship for consumers represented by counsel in separate and independent actions against Experian. Congress passed the Fair Credit Reporting Act because "[t]here is a need to insure that consumer reporting agencies exercise their grave responsibilities with fairness, impartiality, and a *respect for the consumer's privacy*." 15 U.S.C. § 1681(a)(4)(emphasis added); *see also Safeco Ins. Co. of Am. v. Burr*, 551 U.S. 47, 52, (2007) ("Congress enacted FCRA in 1970 to ensure fair and accurate credit reporting, promote efficiency in the banking system, and

*protect consumer privacy.*”) (emphasis added); 124 Am. Jur. Proof of Facts 3d, *Privacy of Social Security Number and Liability for Unauthorized Disclosure or Misuse* § 343 (2012) (“The Fair Credit Reporting Act 15 U.S.C. §§ 1681 to 1681x (FCRA) limits access to credit data that includes Social Security numbers to those who have a permissible purpose under the law.”).

Accordingly, Experian objects on the basis that Experian cannot furnish the information Plaintiffs request without violating the Fair Credit Reporting Act. Pursuant to 15 U.S.C. § 1681b, Experian, as a consumer reporting agency, may furnish a consumer report under explicitly enumerated circumstances, “and no other.” Plaintiffs’ request for the personal identifying information of other consumers does not fall under any of the circumstances listed in 15 U.S.C. § 1681b. Thus, providing this information to Plaintiffs would result in an impermissible pull of credit information maintained by Experian which would expose Experian to liability under the Fair Credit Reporting Act.

**19. Please produce any document that details and describes the organizational structure of Experian and any of its related affiliate or subsidiary entities.**

**RESPONSE / OBJECTION:** Experian directs Plaintiffs to the following Bates Ranges of documents:

- EXPJAMES\_GENR\_0005781–0005792.

**20. Please produce each Consumer Dispute Verification or Automated Consumer Dispute Verification [CDV or ACDV] communication or other dispute communication you generated, used, or received which regarded the Plaintiffs or any of their personal identifiers.**

**RESPONSE / OBJECTION:** Experian objects to this Request for Production on the ground that Experian did not process any of the Plaintiffs’ disputes, because the Plaintiffs did